

Insurance and Real Estate Committee

Testimony of: Harold Douglas New Britain CT 06053

Statement of Purpose: To require any person who possesses or owns a firearm to procure and maintain excess personal liability insurance and self defense insurance, and to require the Insurance Commissioner to adopt regulations to implement the provisions of this section.

I oppose Bill # 6656 for the following reasons

1. Most gun owners already carry insurance , A HOME OWNER or RENTER or CONDO liability insurance policy already provides compensation for bodily injury or property damage resulting from the use of reasonable force by an insured to protect persons or property, the intentional and deliberate situations are never covered and are usually criminal in nature and criminal acts are excluded.
2. This bill does not make any provisions in the event of lost or stolen firearms.
3. This bill does not specify WHO is to be reimbursed.
4. In its current language this bill is discriminatory, this bill would mandate a certain group of citizens to require liability insurance where as self defense is a fundamental human right and is not restricted solely to a certain group of citizens thus every citizen has a fundamental right to self defense and may not choose a firearm to defend one self, a individual may choose to use any object other than a firearm for self defense. For example..baseball bat..hands /fists..picture frame..knife..chair..ect.ect.
5. If infact the goal is to provide coverage for civil and criminal defense costs and provide for reimbursement of criminal defense costs and knowing self defense is a fundamental human right for all citizens then **ALL** citizens must be mandated to carry the same coverage to meet said proposed goal.

In closing I would like to leave you with this final truth:

I would say to you the HUMAN has changed for the human is the most destructive weapon on the planet and If we are to conquer this evil, this disregard for life, these senseless slayings of the innocent and defenseless, it is of the utmost importance we put aside politics and agendas, we must face the truth, we must embrace reality we must address the root, the HUMAN.

For in fact if we dismiss this truth, ignore this reality and continue to proclaim that it is the object that hold's power over the human and not the human who is in fact the culprit the only thing we will need more of is body bags

Thank You.